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Dkt. 00049

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

Group Art Unit: 3624

VASILIOS YIORYIOS PAPAYIORYIOU

Examiner: J. Pwu

Serial No.: 09/508,088

Filed: March 15, 2000

For: FINANCIAL SERVICES SYSTEM FOR
REDUCING RISKS IN INVESTMENTS

AMENDMENT

Honorable Assistant Commissioner for Patents
Washington, DC 20231

RECEIVED
MAR 04 2003
GROUP 3600

Sir:

In response to the Office Action mailed December 3, 2002,
please amend the application as follows:

IN THE CLAIMS:

Please amend the claims as set forth hereinbelow and in
the attached appendix.

24. (Amended) A computer based method of determining part
of the value of an asset for investment by an investor,
comprising:

receiving, from the investor, data relating to market
value of the asset and to a preferred term of the investment;

determining an amount for potential investment as a
portion of the value of the asset;

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